

**Information to identify the case:**

Debtor 1	<u>David R Racioppi</u>	Social Security number or ITIN	xxx-xx-0587
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-17897-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David R Racioppi

8/9/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 David R Racioppi  
 Debtor

Case No. 16-17897-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db +David R Racioppi, 6 Irene Court, Edison, NJ 08820-1024  
 cr +Specialized Loan Servicing LLC as servicing agent, P. O. Box 9013, Addison, TX 75001-9013  
 516136377 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Dr,  
 Wilmington, DE 19808)  
 516136390 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
 516136393 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 516136394 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 516136395 Firts Premier Bank, 601 S Minneapolis Ave, Sioux Falls, SD 57104  
 516136396 +Firts Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
 516136398 +Ford Credit, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 516136403 M&t Credit Services Ll, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn,  
 Williamsville, NY 14221  
 516136405 +Middlesex County Sheriff's Office, 701 Livingston Ave., P.O. Box 1188,  
 New Brunswick, NJ 08903-1188  
 516136407 Pluese, Becker & Saltzman, 200000 Horizon Way, Suite 900, Mount Laurel, NJ 08054  
 516257352 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,  
 Trenton, NJ 08695-0245)  
 516136408 +Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005  
 516136409 +Specialized Loan Servicing/SLS, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386  
 516136410 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,  
 Trenton, NJ 08645-0111  
 516136413 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
 516378603 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2019 01:15:54 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 10 2019 01:15:49 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr EDI: IRS.COM Aug 10 2019 04:43:00 IRS Department of Treasury, 955 S. Springfield Ave,  
 Bldg A, Springfield, NJ 07081  
 516136375 EDI: HND.A.COM Aug 10 2019 04:43:00 American Honda Finance, Po Box 168088,  
 Irving, TX 75016  
 516136371 +EDI: GMACFS.COM Aug 10 2019 04:43:00 Ally Financial, Po Box 380901,  
 Bloomington, MN 55438-0901  
 516136374 +EDI: GMACFS.COM Aug 10 2019 04:43:00 Ally Financial, 200 Renaissance Ctr,  
 Detroit, MI 48243-1300  
 516136381 EDI: BANKAMER.COM Aug 10 2019 04:43:00 Bank Of America, Po Box 982238,  
 El Paso, TX 79998  
 516136379 +EDI: BANKAMER.COM Aug 10 2019 04:43:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012  
 516136385 EDI: CAPITALONE.COM Aug 10 2019 04:43:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 516136383 +EDI: CAPITALONE.COM Aug 10 2019 04:43:00 Capital One, 26525 N Riverwoods Blvd,  
 Mettawa, IL 60045-3438  
 516136384 +EDI: CAPITALONE.COM Aug 10 2019 04:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 516136386 +EDI: CHASE.COM Aug 10 2019 04:43:00 Chase Card Services, Attn: Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298  
 516136388 +EDI: CHASE.COM Aug 10 2019 04:43:00 Chase Card Services, Po Box 15298,  
 Wilmington, DE 19850-5298  
 516136392 EDI: DISCOVER.COM Aug 10 2019 04:43:00 Discover Financial, Po Box 15316,  
 Wilmington, DE 19850  
 516136391 +EDI: DISCOVER.COM Aug 10 2019 04:43:00 Discover Financial, Attn: Bankruptcy,  
 Po Box 3025, New Albany, OH 43054-3025  
 516136397 EDI: FORD.COM Aug 10 2019 04:43:00 Ford Credit, National Bankruptcy Service Center,  
 Po Box 62180, Colorado Springs, CO 80962  
 516136399 +EDI: GMACFS.COM Aug 10 2019 04:43:00 G M A C, Po Box 105677, Atlanta, GA 30348-5677  
 516136401 +EDI: GMACFS.COM Aug 10 2019 04:43:00 Gmac, P.O. Box 380901, Bloomington, MN 55438-0901  
 516136404 +E-mail/Text: camanagement@mtb.com Aug 10 2019 01:15:20 M&t Credit Services Ll,  
 1100 Wehrle Drive, Williamsville, NY 14221-7748  
 516136406 +E-mail/Text: bankruptcy@onlineis.com Aug 10 2019 01:16:28 Online Collections, Po Box 1489,  
 Winterville, NC 28590-1489  
 516366056 EDI: RMSC.COM Aug 10 2019 04:43:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 517361529 +EDI: RMSC.COM Aug 10 2019 04:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 516136412 +EDI: RMSC.COM Aug 10 2019 04:43:00 Synchrony Bank/Care Credit, 950 Forrer Blvd,  
 Kettering, OH 45420-1469

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Aug 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516136411 +EDI: RMSC.COM Aug 10 2019 04:43:00 Synchrony Bank/Care Credit, Attn: bankruptcy,  
Po Box 103104, Roswell, GA 30076-9104  
516136414 +EDI: VERIZONCOMB.COM Aug 10 2019 04:43:00 Verizon, 500 Technology Dr, Suite 500,  
Weldon Spring, MO 63304-2225  
516136415 +EDI: VERIZONCOMB.COM Aug 10 2019 04:43:00 Verizon, Po Box 49, Lakeland, FL 33802-0049  
516136417 +E-mail/Text: vci.bkcy@vwcredit.com Aug 10 2019 01:16:08 Volkswagen Credit, Inc,  
1401 Franklin Blvd, Libertyville, IL 60048-4460  
516136416 +E-mail/Text: vci.bkcy@vwcredit.com Aug 10 2019 01:16:08 Volkswagen Credit, Inc, Po Box 3,  
Hillsboro, OR 97123-0003

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516136373\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Dr,  
Wilmington, DE 19808)  
516136376\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)  
516136373\* +Ally Financial, P O Box 380901, Bloomington, MN 55438-0901  
516136372\* +Ally Financial, Po Box 380901, Bloomington, MN 55438-0901  
516136382\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
516136380\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
516136387\* +Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
516136389\* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
516136400\* +G M A C, Po Box 105677, Atlanta, GA 30348-5677  
516136402\* Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
516501948\* +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
516831254\* +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
517640037\* +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTALS: 0, \* 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC, as servicer for  
Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2005-HE3, U.S.  
Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent  
for Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2005-HE3,  
U.S. Bank National Association, as Trustee NJ\_ECF\_Notices@McCalla.com,  
NJ\_ECF\_Notices@McCalla.com  
Justin M Gillman on behalf of Debtor David R Racioppi ecf@gbclawgroup.com,  
5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com

TOTAL: 5